

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**
Philadelphia Division

IN RE: LUIS R. DELEON	Case No. 23-10243-mdc Chapter 13
Freedom Mortgage Corporation, Movant	
vs.	
LUIS R. DELEON, Debtor	

**OBJECTION TO CONFIRMATION
OF DEBTOR'S CHAPTER 13 PLAN**

Freedom Mortgage Corporation ("Movant"), by and through its undersigned counsel, files this *Objection to Confirmation of Debtor's Chapter 13 Plan* (Doc 13), and states as follows:

1. The Debtor filed a voluntary petition pursuant to Chapter 13 of the Bankruptcy Code on January 26, 2023.

2. Movant holds a security interest in the Debtor's real property located at 44 BARNSLEY AVE, Morrisville, PA 19067 (the "Property"), by virtue of a Mortgage which is recorded in Official Records of Bucks County, Pennsylvania. Said Mortgage secures a Note in the amount of \$112,818.00.

3. The Debtor filed a Chapter 13 Plan (the "Plan") on February 23, 2023 (Doc 13).

4. Movant objects to Debtor's proposed Chapter 13 Plan as Part 4(b) does not list amounts to be paid to Movant.

5. Although Movant has not yet filed its proof of claim, it is anticipated that the claim will show the pre-petition arrearage due to Movant is \$5,314.58. Therefore, the Movant objects to

Debtor's proposed Chapter 13 Plan is not in compliance with the requirements of 11 U.S.C. §§ 1322(b)(3) and 1325(a)(5) and cannot be confirmed.

6. Movant objects to any plan which proposes to pay it anything less than \$5,314.58 as the pre-petition arrearage over the life of the plan.

WHEREFORE, Movant respectfully requests the entry of an Order which denies confirmation of the Plan unless such plan is amended to overcome the objections of Movant as stated herein, and for such other and further relief as the Court may deem just and proper.

/s/Andrew Spivack

Andrew Spivack, PA Bar No. 84439

Matt Fissel, PA Bar No. 314567

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vs.

LUIS R. DELEON,
Debtor

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing Objection To Confirmation Of Debtor's Chapter 13 Plan has been electronically served or mailed, postage prepaid on this day to the following:

LUIS R. DELEON
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March 7, 2023

/s/Andrew Spivack

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